

**M&F BANCORP, INC.**

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 2807810	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev		
Assets	\$301	\$298	-1.0%		
Loans	\$189	\$175	-7.6%		
Construction & development	\$7	\$9	34.8%		
Closed-end 1-4 family residential	\$24	\$22	-8.6%		
Home equity	\$3	\$2	-16.6%		
Credit card	\$0	\$0			
Other consumer	\$1	\$0	-12.3%		
Commercial & Industrial	\$11	\$8	-26.2%		
Commercial real estate	\$134	\$125	-6.4%		
Unused commitments	\$23	\$25	11.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$58	\$56	-2.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$8	\$13	62.4%		
Cash & balances due	\$26	\$36	39.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$266	\$263	-1.4%		
Deposits	\$261	\$256	-1.7%		
Total other borrowings	\$1	\$1	-7.4%		
FHLB advances	\$1	\$1	-3.4%		
Equity					
Equity capital at quarter end	\$35	\$36	2.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.7%	11.5%	--		
Tier 1 risk based capital ratio	15.5%	17.2%	--		
Total risk based capital ratio	16.8%	18.5%	--		
Return on equity <sup>1</sup>	2.8%	0.9%	--		
Return on assets <sup>1</sup>	0.3%	0.1%	--		
Net interest margin <sup>1</sup>	4.1%	3.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	47.1%	38.5%	--		
Loss provision to net charge-offs (qtr)	506.3%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.1%	0.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	15.1%	20.3%	0.3%	0.0%	--
Home equity	3.5%	7.1%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.1%	1.5%	--
Commercial & Industrial	0.0%	0.0%	0.1%	0.0%	--
Commercial real estate	2.8%	3.5%	0.0%	0.0%	--
Total loans	3.9%	5.1%	0.0%	0.0%	--